



Order Filed on October 4, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

THOMAS J. ORR  
321 HIGH STREET  
BURLINGTON, NJ 08016  
(609)386-8700  
ATTORNEY FOR TRUSTEE

In Re:

SIEL, EDWARD and  
SIEL, LINDA R.,

Debtors.

Case No. 17-18647

Judge: CMG

Chapter: 7

**STIPULATION AND CONSENT ORDER APPROVING SETTLEMENT**

The relief set forth on the following page is hereby **ORDERED**

DATED: October 4, 2017

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Siel, Edward; Siel, Linda R., Debtors

Case No: 17-18647 (CMG)

Caption of Order: Stipulation and Consent Order Approving Settlement

**WHEREAS**, on April 28, 2017, the debtors filed a voluntary petition under Chapter 7 of the Bankruptcy Code;

**WHEREAS**, on July 10, 2017, Thomas J. Orr was appointed to serve as Chapter 7 Trustee and qualified for and accepted the appointment;

**WHEREAS**, the debtors own life insurance policies with cash surrender values. After exemptions, there is about \$9,833 in non-exempt equity.

**NOW, THEREFORE**, intending to be legally bound, the parties stipulate and agree as follows:

The debtors will pay \$9,000 in settlement of the cash surrender value in the life insurance policies.

The terms of the settlement shall be noticed to creditors pursuant to Fed. R. Bankr. Proc. 9019 and, in the event either: (1) no objections thereto are timely filed and served; or (2) the Bankruptcy Court, after a hearing, overrules any such objection and approves the terms of the settlement, this Stipulation of Settlement shall be entered as an Order of the Bankruptcy Court, in the Court's discretion. In the event the Court sustains an objection or otherwise fails to approve Stipulation of Settlement, the resolution embodied in this agreement shall be void.

Counsel to the respective parties represent and warrant that they have been authorized to execute this Stipulation on behalf of their clients and bind them to the terms of this agreement.



/s/Thomas J. Orr  
Trustee

Dated: August 29, 2017



/s/Peter Broege  
Attorney for Debtors

Dated: 9.6.17

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Edward Siel  
Linda R. Siel  
Debtors

Case No. 17-18647-CMG  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2017.  
db/jdb Edward Siel, Linda R. Siel, 35 Hummingbird Ct, Marlboro, NJ 07746-2510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NEW PENN FINANCIAL LLC DBA SHELLPOINT MORTGAGE  
SERVICING dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Peter Broege on behalf of Debtor Edward Siel pbroege@bnfsbankruptcy.com,  
G1580@notify.cincompass.com  
Peter Broege on behalf of Joint Debtor Linda R. Siel pbroege@bnfsbankruptcy.com,  
G1580@notify.cincompass.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6